

Keeping Out of the Rough in Trying Times

Rami Tameez, DBA, AAMS®, AWMA®, Legacy Financial & Insurance Services, LLC

“Every golf course is different. One is flat and another is hilly. It’s the same with retirement planning. You take the rough with the smooth,” says Rami Tameez, a founding leader of Legacy Financial & Insurance Services, LLC. “We live in volatile times, but you can preserve your wealth and avoid the traps with a properly allocated plan that’s in tune with your values, goals, aspirations and risk tolerance.”

Rami encourages people, especially those 55 and older, to meet with a financial advisor who takes a holistic approach to address what he feels are the three biggest headwinds pre-retirees and retirees face: income planning, tax planning and long-term planning.

“We focus on overall nest egg protection, including wealth management, legacy and tax planning,” says Rami, a lecturer, teacher, radio show host, podcaster and published author.

“A question that consumers of all ages have is, ‘Am I going to have enough to live on?’ They have stopped working, may not have a pension and know that with longer life expectancy, they may need to pay for long-term care, such as nursing and home health services. Also, taxes in 10 years may be more than what they pay today. People need to address those things because without a strategy, they may find their financial plan isn’t up to par.”

He knows from experience how painful that can be.



Rami Tameez

“I joined this industry because of my grandmother’s situation,” he says. “Her lack of planning left a lasting financial and emotional burden on my extended family. It fuels my passion to help as many people as I can and what I love most is helping change lives for the better every day.”

Rami treats his clients like family, building lifelong relationships that start with understanding a person’s circumstances, concerns, needs and wants pre- and through retirement.

“We discuss the good, bad and the ugly and address how we can rectify any gaps in their nest egg by building and managing customized strategies.”

His care for his clients extends to encouraging them to socialize and get

some exercise, and he takes his own advice by hitting the links.

“In quarantine, it’s easy to gain weight and feel isolated. That makes it important to go outdoors, relieve stress and enjoy nature,” he says. “As important as it is to be financially fit for and through retirement, it’s just as important to be socially and physically fit.”

The quality of a financial advisor’s team is an important consideration.

“Tiger Woods is a golf superstar but it’s his caddy, trainer, medical experts and other members of his team who enable his success,” says Rami. “It takes a team approach and my team includes estate planning attorneys, accountants and money managers who support me and our clients.”

Integrity is a core value for Rami, whose firm won Best Financial Advisors honors from the Inland Valley Daily Bulletin in 2019 and 2020, and he urges people to find a financial advisor who has their best interests at heart.

“Clients want to do business with someone who really wants to help them. They want to do business with people they trust and they like,” he says. “Your advisor should go above and beyond the call of duty and not just meet with you once a year. A good advisor will provide services that address all your financial needs and not just your portfolio.”



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